

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE  
MIDDLE DISTRICT OF ALABAMA, NORTHERN DIVISION

IN RE:	)	
	)	
ARTHUR T. FLOWERS, JR.,	)	
	)	
Debtor.	)	
	)	
FIA CARD SERVICES, N.A.,	)	
	)	
Appellant,	)	
	)	
v.	)	CIVIL ACTION NO.
	)	2:07cv971-MHT
	)	(WO)
ARTHUR T. FLOWERS, JR.,	)	
	)	
Appellee.	)	

JUDGMENT

In accordance with the memorandum opinion entered this date, it is the ORDER, JUDGMENT, and DECREE of the court that the decisions of the United States Bankruptcy Court for the Middle District of Alabama, now on appeal, are affirmed.

It is further ORDERED that costs are taxed against appellant FIA Card Services, N.A. , for which execution may issue.

The clerk of the court is DIRECTED to enter this document on the civil docket as a final judgment pursuant to Rule 58 of the Federal Rules of Civil Procedure.

DONE, this the 11th day of July, 2008.

/s/ Myron H. Thompson  
UNITED STATES DISTRICT JUDGE